

Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. <b>Credit System/SCH</b>	Application No. <b>09/690,074</b>
		Applicant <b>Scott C. Harris</b>	
		Filing Date <b>October 16, 2000</b>	Group Art Unit <b>2876</b>

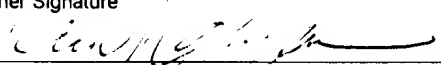
**Information Disclosure Statement  
by Applicant**  
(Use several sheets if necessary)

(37 CFR §1.98(b))

U.S. Patent Documents							
Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
KN	AA	3,604,900	9/14/1971	Kalt			
KN	AB	3,850,426	11/26/1974	Blair			
KN	AC	4,672,661	6/9/1987	Clark, Jr. et al.			
KN	AD	4,701,601	10/20/1987	Francini et al.			
KN	AE	4,811,387	5/7/1989	Hollowed et al.			
KN	AF	5,311,003	5/10/1994	Saroya			
KN	AG	6,002,767	12/14/1999	Kramer			
KN	AH	6,044,360	3/28/2000	Picciallo			
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
KN	AL	WO 96/33475	10/24/1996	PCT				
	AM							
	AN							
	AO							
	AP							

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AQ	
	AR	
	AS	
	AT	

Examiner Signature 	Date Considered <b>8/9/00</b>
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